

UnitedHealthcare Specialty Benefits

Uniting health and financial wellbeing

Basic Life and AD&D Benefit Summary

For Employees of City of Seguin

Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Eligibility	All Active Full Time Employees
Basic Life and AD&D	\$25,000
Benefit Reduction	Basic Life and AD&D coverage reduces to 65% at age 65; to 50% at age 70. All coverage terminates at employee's retirement.
Accelerated Death Benefit Employee Life	If you are diagnosed with a terminal illness with 12 months or less to live, you may apply for an accelerated benefit of up to 50% of your current life insurance up to \$50,000, to be used however you wish. The balance is paid to your beneficiaries upon your death.
Waiver of Premium Benefit Employee Life	Life Insurance premium waived to age 65 during total disability from any occupation, if disabled prior to age 60.
Premium Contribution	100% Company Paid

- Limitations for AD&D: Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by physician, driving while intoxicated, or engaging in any hazardous activities.
- This is a summary of benefits only and does not include all plan provisions, exclusions, and limitations relating to your coverage. Please refer to your Certificate of Coverage. If differences exist between this summary and your Certificate of Coverage, the Certificate of Coverage will govern.
- UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.
- Late applicants are subject to Evidence of Insurability.

This is an overview of your benefits. The contract will govern actual benefits. The Company reserves the right to make future changes.

